

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert H. Slagle
 Linda K. Slagle
 Debtors

Case No. 12-14476-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db/jdb smg +Robert H. Slagle, Linda K. Slagle, 640 Owl Hill Road, Lititz, PA 17543-8562
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13764893 +Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
 12769761 +John A. DiGiamberardino, Esquire, 845 N. Park Road, Wyomissing, PA 19610-1342
 13854945 Wilmington Savings Fund Society, FSB, P.O. Box 52708, Irving, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jan 04 2018 01:50:01 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2018 01:49:57
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 04 2018 01:50:05 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12754056 EDI: DISCOVER.COM Jan 04 2018 01:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12790652 +E-mail/Text: bankruptcy@fult.com Jan 04 2018 01:50:22 Fulton Bank N A, P O Box 432,
 East Petersburg, PA 17520-0432
 12757032 +EDI: MID8.COM Jan 04 2018 01:43:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 12756239 +EDI: MID8.COM Jan 04 2018 01:43:00 Midland Funding LLC, Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 12831397 +EDI: OPHSUBSID.COM Jan 04 2018 01:43:00 OAK HARBOR CAPITAL VI, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12841850 +EDI: OPHSUBSID.COM Jan 04 2018 01:43:00 Oak Harbor Capital VI, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12855446 EDI: PRA.COM Jan 04 2018 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13715294 EDI: BL-BECKET.COM Jan 04 2018 01:43:00 TOYOTA LEASE TRUST, C/O BECKET AND LEE LLP,
 PO BOX 3001, MALVERN, PA 19355-0701
 12801418 EDI: TFSR.COM Jan 04 2018 01:43:00 Toyota Lease Trust, PO Box 8026,
 Cedar Rapids, Iowa 52408-8026
 12819748 EDI: TFSR.COM Jan 04 2018 01:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12841852* +Oak Harbor Capital VI, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor HSBC Bank USA, N.A. ecfmail@mwc-law.com
 DENISE ELIZABETH CARLON on behalf of Creditor DLJ Mortgage Capital, Inc.
bkggroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JEROME B. BLANK on behalf of Creditor GMAC Mortgage, LLC paeb@fedphe.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Robert H. Slagle jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Linda K. Slagle jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Plaintiff Linda K. Slagle jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Plaintiff Robert H. Slagle jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, Et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor DLJ Mortgage Capital, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, Et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:			
Debtor 1	Robert H. Slagle		
	First Name	Middle Name	Last Name
Debtor 2	Linda K. Slagle		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-14476-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert H. Slagle

Linda K. Slagle

1/3/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.